

# Wholesale Excess Casualty



**Hudson's Wholesale Excess Casualty is a wholesale-only facility that focuses on writing a diverse portfolio of risks on an excess and surplus lines basis.**

## Program Highlights

- Rated A (Excellent) by A.M. Best, Financial Size Category XV
- Exclusive Wholesale Brokerage Only
- Excess Limits up to \$5,000,000 available
- Focus is on the lead Excess Position but will consider participation in the first \$25,000,000 of Excess Coverage
- Occurrence or Claims-Made Excess Coverage
- Ability to Write in All 50 States
- 100% Non-Admitted
- Underlying Carrier Rating Requirements: A-, VII or better
- Minimum limits of \$1m / \$2m / \$2m CGL; \$1m CAL; \$500k / \$500k / \$500k for EL; \$2m / \$2m / \$2m CGL for Wrap Liability

## Target Risks

### Contracting

#### Class Features

- Emphasis on GC / Developer but will consider Artisan Trades also
- Will consider Residential, Commercial and Industrial Risks
- Will offer Annual Practice, Project-Specific and Wrap-Up Liability policies in most states. More limited approach in states of Florida, South Carolina, Colorado, Texas, Arizona, Nevada, Washington, California, Oregon, Hawaii
- Ability on Project-Specific to offer term of construction to 36 months and include Extended Completed Operations
- Ability on Wrap-Up Liability to offer term of construction to 48 months and include Extended Completed Operations
- Focus on Wrap-Ups will be on concrete / steel projects
- Min premium will be dependent on risk characteristics, product line offered, territory of risk and attachment point

### Target Classes of Business

#### General Contractors

- GC Constructing Single-Family Custom Homes, Apartments, Commercial-Grade Condo, Office Buildings, Hotels, Mercantile and Industrial Facilities
- GC doing repair / remodel work on above classes

#### Trade Contractors

- Interior Trade Contractors
- Fit and Finish Trades Contractors
- Electrical Trade Contractors
- Plumbing Contractors
- Carpentry Contractors
- Drywall / Wallboard Contractors
- HVAC Contractors
- Landscaping Contractors
- Metal Erection
- Conduit Construction
- Excavation
- Masonry
- Painting – Interior, Exterior, Exterior Tanks
- Boiler
- Sign Erection

#### Notable Exclusionary Classes

Any Contracting risk with NY Exposure; Flagging and Traffic Control Contractors; Tree Trimmers in Wildfire States; Any Automobile Driven Risk; Security Guards (Armed and Unarmed); EIFS Contractors working on Frame Structures; Crane Contractors and Rental; Airport Runway Work; Railroad Contracting Work.



(continued)



## Target Risks – Real Estate

### Class Features

- Focus on the Real Estate Owner but will consider Real Estate Managers also
- Will consider residential and commercial classes
- Min Attachment point will be in Excess of lead 5m Excess and within the lead 25m. Will not quota share
- Will consider risks in all 50 states
- Competitive Form

### Targeted Classes of Business

#### Residential – up to 10,000 units

- Cooperatives
- Condominiums
- Community Associations
- Homeowner Associations
- Apartment Buildings
- Investor/Sponsored Owned Units
- Student Housing
- Senior Housing Subsidized Housing, including Section 8

#### Commercial Real Estate

- Retail Stores
- Restaurants
- Office Buildings
- Indoor/Outdoor Shopping Centers/Strip Malls/Retail Buildings
- Commercial Condominiums
- Miscellaneous Lessors Risk Only Real Estate
- Hotel/Motel
- Convenience Stores and Supermarkets
- Golf courses
- Country Clubs

#### Notable Exclusionary Classes

Risk Purchasing Group, Pools with unrestricted access for the public, Homeless shelters or Motel/Hotel used as temporary public housing by the Government, Boarding Rooms, Fraternities and Sororities. Min premium will be dependent on Risk Characteristics, Territory of Risk and Attachment point.

#### Informational Requirements

Completed Acond and supplemental applications, full COPE info (Construction Occupancy Protection Exposure), five (5) years historical exposure base (including the properties that were sold off); minimum protections – cameras on all entrances, parking garages and common area, smoke detectors and CO2 in all units, Minimum of 2 marked exits on low rise structure, any high rise structure, defined as 6 or more stories, must be fire resistive, and fully sprinklered in common areas and units.

## Contact

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## Target Risks – Products / Manufacturing

### Target Classes of Business

#### Industrial

- Signs
- Tanks
- Trailers
- Valves
- Pipes
- Plumbing Supplies
- HVAC Equipment
- Communication Equipment
- Pumps & Compressors
- Machine Shops Containers
- Conveyor / Material Handling Equipment
- Machinery Equipment and Parts

#### Consumer-Based

- Hand Tools / Hardware
- Sporting Goods (No Helmets, Bungees or Scooters / Skateboards)
- Cosmetics
- Auto Parts (No Brakes, Airbags, Safety Belts)
- Office Machines
- Boats and Boat Parts (Non-Motorized)
- Appliances

#### Notable Exclusionary Classes

Firearms or other weapons and ammunition; Invasive medical devices; Synthetic Stucco or EIFS; Fertilizer manufacturing and blending; Latex products; Marijuana growing / selling; Parachute, bungee or any other extreme sports products, Trampoline manufacturers or distributors; Tree stand manufacturers; Helmet manufacturers; Lithium batteries including products which use lithium batteries, i.e. electric bikes, scooters, hover boards; E-Cigarettes and vape devices including refills or cartridges; Nutritional supplement manufacturer including energy and diet drinks; Chemicals; Fireworks; Space heater manufacturing or distribution; Tires and tire retreading; Food manufacturers or distributors; any product that would go into the construction of a home.

Minimum premium-subject to risk characteristics, territory and attachment point.

Please direct your submissions to: [WholesaleCasualty@hudsoninsgroup.com](mailto:WholesaleCasualty@hudsoninsgroup.com)